

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF HAWAII**

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/8/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Harry Finn P.O. Box 377421 Ocean View, HI 96737	Shelley Patricia Smith P.O. Box 377421 Ocean View, HI 96737
---	---

Case Number: 10-03396	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-3556 xxx-xx-7341
--------------------------	---

Attorney for Debtor(s) (name and address): Sally A. Kimura P. O. Box 2967 Kamuela, HI 96743 Telephone number: 808.885.5933	Bankruptcy Trustee (name and address): David C. Farmer David C. Farmer Attorney at Law LLLC P.O. Box 4379 Honolulu, HI 96812-4379 Telephone number: 808 222.3133
--	---

Meeting of Creditors

Date: **December 14, 2010**

Time: **11:00 AM**

Location: **Hilo State Office Building, 75 Aupuni Street, 1st Floor, Hilo, HI 96720**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse arises.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/14/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1132 Bishop Street
Suite 250
Honolulu, HI 96813
Telephone number: (808) 522-8100

For the Court:

Clerk of the Bankruptcy Court:
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 11/8/10

EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0975-1
Case: 10-03396

User: darlene
Form ID: b9a

Page 1 of 2
Total Noticed: 39

Date Rcvd: Nov 08, 2010

The following entities were noticed by first class mail on Nov 10, 2010.
db/jdb +Michael Harry Finn, Shelley Patricia Smith, P.O. Box 377421, Ocean View, HI 96737-7421
aty +Sally A. Kimura, P. O. Box 2967, Kamuela, HI 96743-2967
1053134 +CIGPF I Corp., 4315 Picekett Rd., Saint Joseph, MO 64503-1600
1053129 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408
(address filed with court: CACH LLC, 370 17th Street, Ste. 5000, Denver, CO 80202-3050)
1053131 +Central Pacific Bank, P.O. Box 3590, Honolulu, HI 96811-3590
1053132 +Chase, P.O. Box 24696, Columbus, OH 43224-0696
1053135 +Cori Ann C. Takamiya, Esq., Kessner Umebayashi et. al, 220 South King St., Ste. 1900,
Honolulu, HI 96813-4593
1053136 +County of Hawaii, Real Property Tax Division, 101 Pauahi St., Suite 4, Hilo, HI 96720-4224
1053138 +Creditors Financial Group, LLC, P.O. Box 440290, Aurora, CO 80044-1500
1053140 Encore Receivable Management, Inc., P.O. Box 1880, Southgate, MI 48195-0880
1053141 FBS Card Service, P.O. Box 9487, Minneapolis, MN 55440-9487
1053143 +Guy C. Zukeran, 1050 Bishop St., #545, Honolulu, HI 96813-4210
1053144 +Hawaii Electric Light Co., Inc., P.O. Box 1027, Hilo, HI 96721-1027
1053147 +Iva Donna Finn, P.O. Box 2554, Highland, NC 28741-2554
1053148 +Jackie Dunn, P.O. Box 625, Naalehu, HI 96772-0625
1053149 Kau Federal Credit Union, P.O. Box 347, Naalehu, HI 96772-0347
1053150 Law Offices of Marvin S.C. Dang, P.O. Box 4109, Honolulu, HI 96812-4109
1053153 +NCO Financial Systems, Inc., P.O. Box 15630, Dept. 81, Wilmington, DE 19850-5630
1053154 +NCO Financial Systems, Inc., P.O. Box 15630, Wilmington, DE 19850-5630
1053152 +NCO Financial Systems, Inc., P.O. Box 4941, Dept. 80, Trenton, NJ 08650-4941
1053155 +Phillips & Cohen Associates, Ltd., P.O. Box 48458, Oak Park, MI 48237-6058
1053156 +Routh Crabtree Olsen, 900 Fort Street Mall, Ste. 305, Honolulu, HI 96813-3702
1053157 +State of Hawaii, Dept. of Taxation, P.O. Box 259, Honolulu, HI 96809-0259
1053158 Zwicker & Associates, P.C., P.O. Box 101145, Birmingham, AL 35210-6145

The following entities were noticed by electronic transmission on Nov 09, 2010.

tr EDI: BDCFARMER.COM Nov 08 2010 22:58:00 David C. Farmer,
David C. Farmer Attorney at Law LLLC, P.O. Box 4379, Honolulu, HI 96812-4379
1053123 EDI: MERRICKBANK.COM Nov 08 2010 22:58:00 Advanta, P.O. Box 844, Spring House, PA 19477
1053126 +EDI: BANKAMER.COM Nov 08 2010 22:58:00 Bank of America, P.O. Box 851001,
Dallas, TX 75285-1001
1053127 +EDI: BANKAMER2.COM Nov 08 2010 22:58:00 Bank of America, P.O. Box 17054,
Wilmington, DE 19850-7054
1053128 EDI: BANKAMER.COM Nov 08 2010 22:58:00 Bank of America, P.O. Box 15026,
Wilmington, DE 19850-5026
1053124 +EDI: BANKAMER.COM Nov 08 2010 22:58:00 Bank of America, P.O. Box 1390,
Norfolk, VA 23501-1390
1053125 +EDI: BANKAMER.COM Nov 08 2010 22:58:00 Bank of America, P.O. Box 301200,
Los Angeles, CA 90030-1200
1053130 EDI: CAPITALONE.COM Nov 08 2010 22:58:00 Capitol One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
1053133 +EDI: CHASE.COM Nov 08 2010 22:58:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
1053137 +EDI: CRFRSTNA.COM Nov 08 2010 22:58:00 Credit first USA, P.O. Box 81315,
Cleveland, OH 44181-0315
1053139 EDI: DISCOVER.COM Nov 08 2010 22:58:00 Discover, 12 Reads Way, New Castle, DE 19720-1649
1053142 EDI: FORD.COM Nov 08 2010 22:58:00 Ford Motor Credit, P.O. Box 542000,
Omaha, NE 68154-8000
1053145 EDI: CITICORP.COM Nov 08 2010 22:58:00 Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
1053146 EDI: IRS.COM Nov 08 2010 22:58:00 Internal Revenue Service, IRS SPF Insolvency,
300 Ala Moana Blvd. Stop H240, Honolulu, HI 96850-4992
1053151 +EDI: RMSC.COM Nov 08 2010 22:58:00 Lowes, P.O. Box 981064, El Paso, TX 79998-1064
TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0975-1
Case: 10-03396

User: darlene
Form ID: b9a

Page 2 of 2
Total Noticed: 39

Date Rcvd: Nov 08, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2010

Signature:

